

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

DENNIS F. KLEPSKY  
GWENDOLYN M. KLEPSKY  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Repondents.

Case No.:13-20899

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

June 22, 2018

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 03/01/2013 and confirmed on 5/6/13 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		71,915.00
Less Refunds to Debtor	1,123.30	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>70,791.70</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,000.00	
Trustee Fee	2,771.42	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>5,771.42</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	BARCLAYS BANK PLC Acct: 0155	0.00	33,823.27	0.00	33,823.27
	BARCLAYS BANK PLC Acct: 0155	12,627.72	12,627.72	0.00	12,627.72
	ALLY FINANCIAL(*) Acct: 9577	11,049.13	11,049.13	1,061.70	12,110.83
					<b>58,561.82</b>

Priority					
	DANIEL R WHITE ESQ Acct:	0.00	0.00	0.00	0.00
	DENNIS F. KLEPSKY Acct:	0.00	0.00	0.00	0.00
	DENNIS F. KLEPSKY Acct:	1,123.30	1,123.30	0.00	0.00
	ZEBLEY MEHALOV & WHITE PC Acct:	3,000.00	3,000.00	0.00	0.00
	DANIEL R WHITE ESQ Acct:	0.00	0.00	0.00	0.00
	ZEBLEY MEHALOV & WHITE PC Acct:	0.00	0.00	0.00	0.00
	INTERNAL REVENUE SERVICE* Acct: XXXXX7836	0.00	0.00	0.00	0.00
	BARCLAYS BANK PLC Acct: 0155	0.00	0.00	0.00	0.00

\*\*\* NONE \*\*\*

Unsecured					
	ADVANCED DISPOSAL Acct: XXX8630	0.00	0.00	0.00	0.00
	BENEFICIAL/HFC(*) Acct: XXXXXXXXXXXX0311	0.00	0.00	0.00	0.00
	CAPITAL ONE(*) Acct: XXXXXXXXXXX8163	0.00	0.00	0.00	0.00
	COLUMBIA GAS OF OHIO INC	3,049.67	3,049.67	0.00	3,049.67

13-20899

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 0016				
	GINNYS	264.50	264.50	0.00	264.50
	Acct: 4630				
	LVNV FUNDING LLC, ASSIGNEE	691.44	691.44	0.00	691.44
	Acct: 9708				
	NATIONWIDE INSURANCE	0.00	0.00	0.00	0.00
	Acct: XXXXXXX/SCH				
	SEVENTH AVENUE	414.94	414.94	0.00	414.94
	Acct: 4570				
	AMERICAN INFOSOURCE LP AGENT FOF	295.40	295.40	0.00	295.40
	Acct: 8553				
	VEOLIA ENVIRONMENTAL SVCS C/O	0.00	0.00	0.00	0.00
	Acct: X4990				
	WEST PENN POWER**	1,742.51	1,742.51	0.00	1,742.51
	Acct: 4750				
					<hr/> 6,458.46

TOTAL PAID TO CREDITORS

65,020.28

TOTAL

CLAIMED 0.00

PRIORITY 23,676.85

SECURED 6.458.46

Date: 06/22/2018

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
 CHAPTER 13 TRUSTEE WD PA  
 600 GRANT STREET  
 SUITE 3250 US STEEL TWR  
 PITTSBURGH, PA 15219  
 (412) 471-5566  
 cmecf@chapter13trusteedpa.com

Certificate of Notice Page 4 of 6  
**IN THE UNITED STATES BANKRUPTCY COURT  
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IN RE:

DENNIS F. KLEPSKY  
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Debtor(s)

Ronda J. Winnecour  
Movant

vs.  
No Repondents.

Case No.:13-20899

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

**Certificate of Notice Page 5 of 6**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Dennis F. Klepsky  
 Gwendolyn M. Klepsky  
 Debtors

Case No. 13-20899-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: jhel  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 31

Date Rcvd: Jun 25, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 27, 2018.

db/jdb +Dennis F. Klepsky, Gwendolyn M. Klepsky, 406 Eleanor Avenue, Scottdale, PA 15683-2134  
 cr Barclays Bank PLC, c/o Shellpoint Mortgage Servicing, PO Box 10826 Greenville, SC 29603  
 cr Barclays Bank PLC, c/o Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826  
 13596412 +Allied Interstate, 3000 Corporate Exchange Drive--5th Floor, Columbus, OH 43231-7689  
 13596413 #+Alpha Recovery Corp., 5660 Greenwood Plaza Boulevard, Suite 101, Englewood, CO 80111-2417  
 14126706 Barclays Bank PLC, c/o Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826  
 13581166 Beneficial, P.O. Box 4153, Carol Stream, IL 60197-4153  
 13581168 ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157  
 (address filed with court: Columbia Gas of Ohio, 200 Civic Center Dr., 11th Floor, Columbus, OH 43215)  
 13596414 Diversified Consultants, Inc., P.O. Box 571, Fort Mill, SC 29716-0571  
 13596415 +Nationwide Insurance, P.O. Box 2655, Harrisburg, PA 17105-2655  
 13596416 +Northland Group, Inc., P.O. Box 390846, Edina, MN 55439-0846  
 13581176 ++T MOBILE, C O AMERICAN INFOSOURCE LP, 4515 N SANTA FE AVE, OKLAHOMA CITY OK 73118-7901  
 (address filed with court: T-Mobile USA, Attn: Bankruptcy Team, P.O. Box 53410, Bellevue, WA 98015-3410)  
 13581177 +TekCollect, P.O. Box 1269, Columbus, OH 43216-1269  
 13581178 Vericrest Financial, 715 South Metropolitan Avenue, P.O. Box 24610, Oklahoma City, OK 73124-0610  
 13644549 +Vericrest Financial, 13801 Wireless Way, Oklahoma City, OK 73134-2500

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13581164 +E-mail/Text: holly.tylka@advanceddisposal.com Jun 26 2018 02:12:55 Advanced Disposal, P.O. Box 266, 1184 McClellandtown Road, McClellandtown, PA 15458-1118  
 13581165 E-mail/Text: ally@ebn.phinsolutions.com Jun 26 2018 02:11:32 Ally Financial, P.O. Box 130424, Roseville, MN 55113-0004  
 13589662 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jun 26 2018 02:17:03 American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848  
 13581170 +E-mail/Text: kristend@lobaf.com Jun 26 2018 02:13:17 Barbara A. Fein, Esq., 721 Dresher Road--Suite 1050, Horsham, PA 19044-2266  
 13581167 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 26 2018 02:17:27 Capital One, c/o TSYS Total Debt Management, P.O. Box 5155, Norcross, GA 30091  
 13581169 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Jun 26 2018 02:13:49 Credit Collections Services, P.O. Box 9134, Needham, MA 02494-9134  
 13581171 E-mail/Text: bankruptcy@sccompanies.com Jun 26 2018 02:13:58 Ginny's, 1112 7th Avenue, Monroe, WI 53566-1364  
 13641577 +E-mail/Text: bankruptcy@sccompanies.com Jun 26 2018 02:13:58 Ginny's, c/o Creditors Bankruptcy Service, PO Box 740933, Dallas, TX 75374-0933  
 13581172 E-mail/Text: cio.bncmail@irs.gov Jun 26 2018 02:11:45 Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346  
 13581174 +E-mail/PDF: resurgentbknofications@resurgent.com Jun 26 2018 02:18:16 LVNV Funding, P.O. Box 10584, Greenville, SC 29603-0584  
 13675515 E-mail/PDF: resurgentbknofications@resurgent.com Jun 26 2018 02:17:00 LVNV Funding, LLC its successors and assigns as, assignee of General Electric Capital, Corporation, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 13581173 +E-mail/PDF: gecsed@recoverycorp.com Jun 26 2018 02:16:44 Lowe's, c/o GE Capital Retail Bank, Attn: Bankruptcy Dept., P.O. Box 103104, Roswell, GA 30076-9104  
 13581175 E-mail/Text: bankruptcy@sccompanies.com Jun 26 2018 02:13:58 Seventh Avenue, 1112 7th Avenue, Monroe, WI 53566-1364  
 13640009 +E-mail/Text: bankruptcy@sccompanies.com Jun 26 2018 02:13:58 Seventh Avenue, c/o Creditors Bankruptcy Service, PO Box 740933, Dallas, TX 75374-0933  
 13596417 +E-mail/Text: holly.tylka@advanceddisposal.com Jun 26 2018 02:12:55 Veolia Environmental Services, P.O. Box 266, 1184 McClellandtown Road, McClellandtown, PA 15458-1118  
 13581179 +E-mail/Text: bankruptcy@firstenergycorp.com Jun 26 2018 02:12:48 West Penn Power, 1310 Fairmont Ave., Fairmont, WV 26554-3526

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Barclays Bank PLC  
 13597386\* Ally Financial, PO Box 130424, Roseville, MN 55113-0004

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: jhel  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 31

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 27, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 22, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Barclays Bank PLC andygornall@latouflawfirm.com  
Daniel R. White on behalf of Joint Debtor Gwendolyn M. Klepsky dwhite@zeblaw.com,  
gianna@zeblaw.com;dwhite.zmw@gmail.com;r63228@notify.bestcase.com  
Daniel R. White on behalf of Debtor Dennis F. Klepsky dwhite@zeblaw.com,  
gianna@zeblaw.com;dwhite.zmw@gmail.com;r63228@notify.bestcase.com  
James Warmbrodt on behalf of Creditor Barclays Bank PLC bkgroup@kmlawgroup.com  
Office of the United States Trustee ustpre03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6